

☐ AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: Marie Odessa Nugent

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 4087 Friendly Way (2) \_\_\_\_\_  
Memphis, TN 38115

PLAN PAYMENT:

Debtor(1) shall pay \$ 1,480.00 (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☒ monthly, by:  
☐ PAYROLL DEDUCTION From: \_\_\_\_\_ OR ( ☒ ) DIRECT PAY

Debtor(2) shall pay \$ \_\_\_\_\_ (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☐ PAYROLL DEDUCTION From: \_\_\_\_\_ OR ( ☐ ) DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341/meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment: \_\_\_\_\_

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE- Amount \_\_\_\_\_ \$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

|                       |                        |                |              |           |
|-----------------------|------------------------|----------------|--------------|-----------|
| Wells Fargon Home Mor | ongoing payment begins | August 1, 2018 |              | \$ 911.75 |
|                       | Approximate arrearage: | \$ 7,293.25    | Interest 0.0 | \$ 122.00 |

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

|   |                      |                  |                       |
|---|----------------------|------------------|-----------------------|
| [Retain lien 11 U.S.C. §1325 (a)]       | Value of Collateral: | Rate of Interest | Monthly Plan Payment: |
| Capital One Auto Finance ( 2015 Nissan) | 17,162.00            | 5.25             | \$ 290.00             |
| Chapman Furniture                       | 500.00               | 5.25             | \$ 10.00              |

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**

**-NONE-**

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

**-NONE-**

|         |                  |                       |
|---------|------------------|-----------------------|
| Amount: | Rate of Interest | Monthly Plan Payment: |
| _____   | _____            | _____                 |
|         |                  | \$ _____              |

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

|                        |                                     |                  |           |                          |                            |
|------------------------|-------------------------------------|------------------|-----------|--------------------------|----------------------------|
| Acs/jp Morgan Chase Ba | <input checked="" type="checkbox"/> | Not provided for | <b>OR</b> | <input type="checkbox"/> | General unsecured creditor |
| Dept of Ed / Navient   | <input checked="" type="checkbox"/> | Not provided for | <b>OR</b> | <input type="checkbox"/> | General unsecured creditor |
| Heights St             | <input checked="" type="checkbox"/> | Not provided for | <b>OR</b> | <input type="checkbox"/> | General unsecured creditor |

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C.§522(f):**

**-NONE-**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$76,744.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

☐ \_\_\_\_\_ %, OR,  
☒ **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Cash-2-U-Leasing: Furniture Lease ☒ Assumes **OR** ☐ Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

None

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ JEROME C. PAYNE  
 JEROME C. PAYNE 16243  
 Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date May 1, 2018